

Albert Russo, Trustee  
PO Box 4853  
Trenton, NJ 08650-4853

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY**

**Trustee's Proposed Distribution Report**

**Chapter 13 Case # 23-21518 / MBK**

In Re:

Case Status: Confirmed

Eric J Cloyd

The above referenced debtor(s) plan has been confirmed. The Standing Trustee's office has set up the case for distributions to administrative, priority, and secured creditors. Unsecured creditor claims may not appear on this report, as the Trustee's office has not yet performed a post-bar review on this case. Those claims will be added to the case after the bar review has been completed.

Attached is the Trustee's Proposed Distribution Report for review.

**ATTORNEYS AND CREDITORS:** IT IS YOUR RESPONSIBILITY to review this report and ensure that you are in agreement with the information contained therein. You are strongly advised to compare this report against your filed Proof of Claim and the court's docket. If you are not in agreement with this report, you must notify the Trustee in writing, at the address listed above or via email to [info@russotrustee.com](mailto:info@russotrustee.com), within five (5) days of the docketing of this information and/or file the appropriate motion with the court.

**UNSECURED CREDITORS:** If your claim does not appear on this report, please check the court's claims register to be sure it is properly filed. If it has been properly filed and it is to be paid through the confirmed plan, it will appear on the Trustee's Proposed Distribution Report that is filed after the bar review.

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CLAIMS AND DISTRIBUTIONS						
Claim ID	Claimant Name	Dist. Priority	Class	Claim Amount	Amount Paid	Balance Due
0	Eric J Cloyd	5	Debtor Refund	\$0.00	\$0.00	\$0.00
0	Carrie J. Boyle, Esq. <b>Hold Funds: Pending Resolution</b>	13	Attorney Fees	\$3,000.00	\$0.00	\$3,000.00
6	KEY BANK	24	Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
16	MIDFIRST BANK	24	Mortgage Arrears	\$1,178.39	\$0.00	\$1,178.39
3	INTERNAL REVENUE SERVICE	28	Priority Creditors	\$6,782.52	\$0.00	\$6,782.52
9	NJ DIVISION OF TAXATION	28	Priority Creditors	\$2,360.96	\$0.00	\$2,360.96
7	CAPITAL ONE BANK (USA), N.A.	33	Unsecured Creditors	\$1,033.40	\$0.00	\$1,033.40
15	CITIBANK, NA	33	Unsecured Creditors	\$403.82	\$0.00	\$403.82
2	DISCOVER BANK	33	Unsecured Creditors	\$8,073.33	\$0.00	\$8,073.33
8	HYUNDAI CAPITAL AMERICA	33	Unsecured Creditors	\$5,202.74	\$0.00	\$5,202.74
4	INTERNAL REVENUE SERVICE	33	Unsecured Creditors	\$983.16	\$0.00	\$983.16
11	LVNV FUNDING LLC	33	Unsecured Creditors	\$1,816.40	\$0.00	\$1,816.40
12	MIDLAND CREDIT MANAGEMENT, INC	33	Unsecured Creditors	\$4,942.31	\$0.00	\$4,942.31
13	MIDLAND CREDIT MANAGEMENT, INC	33	Unsecured Creditors	\$5,392.28	\$0.00	\$5,392.28
14	MIDLAND CREDIT MANAGEMENT, INC	33	Unsecured Creditors	\$1,553.52	\$0.00	\$1,553.52
10	NJ DIVISION OF TAXATION	33	Unsecured Creditors	\$307.23	\$0.00	\$307.23
17	PORTFOLIO RECOVERY ASSOCIATES	33	Unsecured Creditors	\$3,141.66	\$0.00	\$3,141.66
5	UPSTART NETWORK, INC	33	Unsecured Creditors	\$10,955.25	\$0.00	\$10,955.25
1	US DEPT OF EDUCATION c/o NELNET	33	Unsecured Creditors	\$3,659.81	\$0.00	\$3,659.81

Creditors are listed in the order they are scheduled to receive distributions. The **DIST. PRIORITY** column indicates order of payments. A lower code is paid first. Equal codes are paid pro-rata.

If unsecured creditors are scheduled to receive a dividend, they are paid on a pro-rata basis pursuant to the confirmed plan. As result, the amounts to be paid / balances due listed in this report reflect the claim balance and may not be the actual amount to be paid per the plan.

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CASE SUMMARY			
Summary of all receipts and disbursements from date filed through February 20, 2024.			
Total Receipts:	\$60.00	Current Monthly Payment:	\$30.00
Paid to Claims:	\$0.00	Arrearages:	\$0.00
Paid to Trustee:	\$4.98		
Funds on Hand:	\$55.02	Total Plan Base:	\$58,510.00

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